

IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

JOHN C. MARTINEC

Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant

vs.

No Respondents.

Case No.:21-21922

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

May 23, 2025

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteedpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 08/31/2021 and confirmed on 9/28/21 . The case was subsequently Completed  
After Confirmation

2. The Trustee made the following disbursements.

|                           |      |           |
|---------------------------|------|-----------|
| Total Receipts            |      | 69,041.00 |
| Less Refunds to Debtor    | 0.00 |           |
| TOTAL AMOUNT OF PLAN FUND |      | 69,041.00 |

|                                    |          |          |
|------------------------------------|----------|----------|
| Administrative Fees                |          |          |
| Filing Fee                         | 0.00     |          |
| Notice Fee                         | 0.00     |          |
| Attorney Fee                       | 5,525.00 |          |
| Trustee Fee                        | 3,474.72 |          |
| Court Ordered Automotive Insurance | 0.00     |          |
| TOTAL ADMINISTRATIVE FEES          |          | 8,999.72 |

| Creditor Type | Creditor Name                                 | Claim Amount | Prin Paid | Int Paid | Total Paid |
|---------------|---|--------------|-----------|----------|------------|
| Secured       |   |              |           |          |            |
|               | FREEDOM MORTGAGE CORPORATION<br>Acct: 5488    | 0.00         | 29,369.91 | 0.00     | 29,369.91  |
|               | FREEDOM MORTGAGE CORPORATION<br>Acct: 5488    | 16.87        | 16.87     | 0.00     | 16.87      |
|               | TOYOTA MOTOR CREDIT CORPORATION<br>Acct: 7464 | 0.00         | 12,922.36 | 0.00     | 12,922.36  |
|               |   |              |           |          | 42,309.14  |

|          |  |          |          |      |      |
|----------|--|----------|----------|------|------|
| Priority |  |          |          |      |      |
|          | BRYAN P KEENAN ESQ<br>Acct:  | 0.00     | 0.00     | 0.00 | 0.00 |
|          | JOHN C. MARTINEC<br>Acct:  | 0.00     | 0.00     | 0.00 | 0.00 |
|          | BRYAN P KEENAN & ASSOCIATES PC<br>Acct:                              | 0.00     | 0.00     | 0.00 | 0.00 |
|          | BRYAN P KEENAN ESQ<br>Acct:  | 4,000.00 | 4,000.00 | 0.00 | 0.00 |
|          | BRYAN P KEENAN & ASSOCIATES PC<br>Acct: XXXXXXXXXXXXXXXXXXXXXXXX9/23 | 1,525.00 | 1,525.00 | 0.00 | 0.00 |
|          | FREEDOM MORTGAGE CORPORATION<br>Acct: 5488                           | 0.00     | 0.00     | 0.00 | 0.00 |

\*\*\* NONE \*\*\*

|           |  |           |          |      |          |
|-----------|--|-----------|----------|------|----------|
| Unsecured |  |           |          |      |          |
|           | AMERICAN EXPRESS NATIONAL BANK<br>Acct: 1009 | 7,523.95  | 1,303.30 | 0.00 | 1,303.30 |
|           | AMERICAN EXPRESS NATIONAL BANK<br>Acct: 1005 | 2,264.83  | 392.31   | 0.00 | 392.31   |
|           | AMERICAN EXPRESS NATIONAL BANK<br>Acct: 1006 | 1,151.07  | 199.39   | 0.00 | 199.39   |
|           | AMERICAN EXPRESS NATIONAL BANK<br>Acct: 1000 | 634.84    | 109.97   | 0.00 | 109.97   |
|           | BANK OF AMERICA NA**<br>Acct: 7902           | 11,055.92 | 1,915.11 | 0.00 | 1,915.11 |
|           | PRA/PORTFOLIO RECOVERY ASSOC                 | 11,950.98 | 2,070.15 | 0.00 | 2,070.15 |

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| Creditor Type | Creditor Name                     | Claim Amount | Prin Paid | Int Paid | Total Paid |
|---------------|-----------------------------------|--------------|-----------|----------|------------|
| Unsecured     |                                   |              |           |          |            |
|               | Acct: 9136                        |              |           |          |            |
|               | PRA/PORTFOLIO RECOVERY ASSOC      | 5,297.83     | 917.69    | 0.00     | 917.69     |
|               | Acct: 4529                        |              |           |          |            |
|               | QUANTUM3 GROUP LLC - AGENT FOR C  | 6,395.11     | 1,107.76  | 0.00     | 1,107.76   |
|               | Acct: 7635                        |              |           |          |            |
|               | JPMORGAN CHASE BANK NA S/B/M/T CH | 15,845.21    | 2,744.71  | 0.00     | 2,744.71   |
|               | Acct: 3592                        |              |           |          |            |
|               | JPMORGAN CHASE BANK NA S/B/M/T CH | 9,558.76     | 1,655.77  | 0.00     | 1,655.77   |
|               | Acct: 6205                        |              |           |          |            |
|               | JPMORGAN CHASE BANK NA S/B/M/T CH | 4,214.94     | 730.11    | 0.00     | 730.11     |
|               | Acct: 3291                        |              |           |          |            |
|               | JPMORGAN CHASE BANK NA S/B/M/T CH | 2,617.04     | 453.32    | 0.00     | 453.32     |
|               | Acct: 8242                        |              |           |          |            |
|               | CITIBANK**                        | 0.00         | 0.00      | 0.00     | 0.00       |
|               | Acct: 4032                        |              |           |          |            |
|               | CITIBANK**                        | 0.00         | 0.00      | 0.00     | 0.00       |
|               | Acct: 1188                        |              |           |          |            |
|               | CITIBANK**                        | 0.00         | 0.00      | 0.00     | 0.00       |
|               | Acct: 6073                        |              |           |          |            |
|               | CITIBANK**                        | 0.00         | 0.00      | 0.00     | 0.00       |
|               | Acct: 2828                        |              |           |          |            |
|               | CITIBANK**                        | 0.00         | 0.00      | 0.00     | 0.00       |
|               | Acct: 2010                        |              |           |          |            |
|               | COSTCO                            | 0.00         | 0.00      | 0.00     | 0.00       |
|               | Acct: 7584                        |              |           |          |            |
|               | DISCOVER BANK(*)                  | 19,802.55    | 3,430.20  | 0.00     | 3,430.20   |
|               | Acct: 5807                        |              |           |          |            |
|               | PORTFOLIO RECOVERY ASSOCIATES LL  | 4,007.61     | 694.20    | 0.00     | 694.20     |
|               | Acct: 4912                        |              |           |          |            |
|               | AMERICAN EXPRESS NATIONAL BANK    | 0.00         | 0.00      | 0.00     | 0.00       |
|               | Acct:                             |              |           |          |            |
|               | DOMESTIC RELATIONS OBLIGATION     | 0.00         | 0.00      | 0.00     | 0.00       |
|               | Acct:                             |              |           |          |            |
|               | DUQUESNE LIGHT COMPANY(*)         | 47.03        | 8.15      | 0.00     | 8.15       |
|               | Acct: 4982                        |              |           |          |            |
|               | SYNCHRONY BANK**                  | 0.00         | 0.00      | 0.00     | 0.00       |
|               | Acct: 4912                        |              |           |          |            |
|               | BERNSTEIN BURKLEY PC              | 0.00         | 0.00      | 0.00     | 0.00       |
|               | Acct:                             |              |           |          |            |
|               | KML LAW GROUP PC*                 | 0.00         | 0.00      | 0.00     | 0.00       |
|               | Acct:                             |              |           |          |            |
|               |                                   |              |           |          | 17,732.14  |

TOTAL PAID TO CREDITORS

60,041.28

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|               |            |
|---------------|------------|
| TOTAL CLAIMED |            |
| PRIORITY      | 0.00       |
| SECURED       | 16.87      |
| UNSECURED     | 102,367.67 |

Date: 05/23/2025

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

IN RE:

JOHN C. MARTINEC

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:21-21922

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

In re:  
John C. Martinec  
Debtor

Case No. 21-21922-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: May 27, 2025

User: auto  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 29

The following symbols are used throughout this certificate:

| Symbol | Definition   |
|--------|--|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ^      | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.   |

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 29, 2025:

| Recip ID | Recipient Name and Address                                    |
|----------|---|
| db       | + John C. Martinec, 2623 Beaver Road, Ambridge, PA 15003-1414 |
| 15406834 | + Francine A. Martinec, 71 D Street, Beaver, PA 15009-1552    |

TOTAL: 2

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address                             | Date/Time            | Recipient Name and Address  |
|----------|--|----------------------|---|
| cr       | + Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | May 28 2025 04:08:25 | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021                                     |
| cr       | + Email/Text: TFS_Agency_Bankruptcy@toyota.com         | May 28 2025 03:50:00 | Toyota Motor Credit Corporation, PO Box 8026, Cedar Rapids, IA 52408-8026, UNITED STATES 52408-8026       |
| 15417660 | Email/PDF: bncnotices@becket-lee.com                   | May 28 2025 04:08:12 | American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701                |
| 15406823 | + Email/PDF: bncnotices@becket-lee.com                 | May 28 2025 03:56:37 | Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540                                    |
| 15406824 | Email/Text: creditcardbkcorrespondence@bofa.com        | May 28 2025 03:49:00 | Bank of America, Attn: Bankruptcy, Po Box 982234, El Paso, TX 79998                                       |
| 15424687 | + Email/Text: mortgagebkcorrespondence@bofa.com        | May 28 2025 03:50:00 | Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284   |
| 15406825 | + Email/Text: BarclaysBankDelaware@tsico.com           | May 28 2025 03:50:00 | Barclays Bank Delaware, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801                          |
| 15406826 | + Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM           | May 28 2025 03:50:00 | Cb/sonyvisa, Attn: Bankruptcy, Po Box 182273, Columbus, OH 43218-2273                                     |
| 15406827 | + Email/PDF: ais.chase.ebn@aisinfo.com                 | May 28 2025 04:08:10 | Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850-5298                            |
| 15406828 | + Email/PDF: Citi.BNC.Correspondence@citi.com          | May 28 2025 04:08:30 | Citi/L.L. Bean, Attn: Bankruptcy, Po Box 6742, Sioux Falls, SD 57117-6742                                 |
| 15406829 | + Email/PDF: Citi.BNC.Correspondence@citi.com          | May 28 2025 04:08:20 | Citibank, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034                |
| 15406830 | Email/PDF: Citi.BNC.Correspondence@citi.com            | May 28 2025 03:57:55 | Citibank North America, Citibank SD MC 425, 5800 South Corp Place, Sioux Falls, SD 57108                  |
| 15406831 | + Email/PDF: Citi.BNC.Correspondence@citi.com          | May 28 2025 04:08:03 | Citibank/The Home Depot, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034 |
| 15406832 | + Email/PDF: Citi.BNC.Correspondence@citi.com          | May 28 2025 04:08:19 | Costco Anywhere Visa Card, Attn: Bankruptcy, Po Box 6500, Sioux Falls, SD 57117-6500                      |
| 15408516 | Email/Text: mrdiscen@discover.com                      | May 28 2025 03:49:00 | Discover Bank, Discover Products Inc, PO Box  |

District/off: 0315-2

User: auto

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Date Rcvd: May 27, 2025

Form ID: pdf900

Total Noticed: 29

|          |  |                      |  |
|----------|--|----------------------|--|
|          |  |                      | 3025, New Albany, OH 43054-3025  |
| 15406833 | + Email/Text: mrdiscen@discover.com                  | May 28 2025 03:49:00 | Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025   |
| 15428982 | + Email/Text: jdryer@bernsteinlaw.com                | May 28 2025 03:49:00 | Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430  |
| 15497915 | Email/Text: Bankruptcy@Freedommortgage.com           | May 28 2025 03:49:00 | Freedom Mortgage Corporation, 11988 Exit 5 Parkway, Building 4, Fishers, IN 46037-7939   |
| 15417782 | + Email/Text: RASEBN@raslg.com                       | May 28 2025 03:49:00 | JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853 |
| 15428770 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | May 28 2025 04:08:06 | Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541  |
| 15428054 | Email/Text: bnc-quantum@quantum3group.com            | May 28 2025 03:50:00 | Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788  |
| 15426845 | Email/Text: bankruptcy@roundpointmortgage.com        | May 28 2025 03:49:00 | RoundPoint Mortgage Servicing Corporation, 446 Wrenplace Road, Fort Mill, SC 29715   |
| 15406835 | ^ MEBN   | May 28 2025 03:48:02 | RoundPoint Mortgage Servicing Corporatio, Attn: Bankruptcy, Po Box 19409, 18,930.00, Charlotte, NC 28219-9409  |
| 15407489 | ^ MEBN   | May 28 2025 03:49:16 | Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021   |
| 15406836 | + Email/PDF: ais.sync.ebn@aisinfo.com                | May 28 2025 03:56:54 | Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060   |
| 15406837 | + Email/Text: TFS_Agency_Bankruptcy@toyota.com       | May 28 2025 03:50:00 | Toyota Financial Services, Attn: Bankruptcy, Po Box 8026, Cedar Rapids, IA 52408-8026  |
| 15427803 | + Email/Text: ToyotaBKNotices@nationalbankruptcy.com | May 28 2025 03:49:00 | Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013  |

TOTAL: 27

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address  |
|----------|---------------|---|
| cr       | *+            | Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430 |
| cr       | *             | Freedom Mortgage Corporation, 11988 Exit 5 Parkway, Building 4, Fishers, IN 46037-7939                      |
| 15417661 | *             | American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701                  |
| 15417662 | *             | American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701                  |
| 15417664 | *             | American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701                  |

TOTAL: 0 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

District/off: 0315-2

User: auto

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Date Rcvd: May 27, 2025

Form ID: pdf900

Total Noticed: 29

Date: May 29, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 23, 2025 at the address(es) listed below:

| Name                                | Email Address   |
|-------------------------------------|---|
| Andrew L. Spivack                   | on behalf of Creditor Freedom Mortgage Corporation andrew.spivack@brockandscott.com wbecf@brockandscott.com   |
| Bryan P. Keenan                     | on behalf of Debtor John C. Martinec keenan662@gmail.com<br>melindap662@gmail.com;keenan.bryanp.r106644@notify.bestcase.com;ciennal662@gmail.com                                |
| Denise Carlon                       | on behalf of Creditor Freedom Mortgage Corporation dcarlon@kmlawgroup.com   |
| Keri P. Ebeck                       | on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com<br>btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com |
| Mario J. Hanyon                     | on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com mario.hanyon@brockandscott.com   |
| Office of the United States Trustee | ustpreion03.pi.ecf@usdoj.gov  |
| Ronda J. Winnecour                  | cmecf@chapter13trusteewdpa.com  |

TOTAL: 7